FORM B1 United States Bankruptcy WESTERN District of NEW Y		Voluntary Petition					
Name of Debtor (if individual, enter Last, First, Middle):	Name of Joint Debtor (Spouse)(Last, First,	Middle):					
	THATTIC OF COURT DEDICT (CERCUSC), Last,	madic).					
Tyler, Anthony E. All Other Names used by the Debtor in the last 6 years (include married, maiden, and trade names): NONE	All Other Names used by the Joint Debi (include married, maiden, and trade names):	tor in the last 6 years					
Last four digits of Soc. Sec. No./Complete EIN or other Tax I.D. No.	Last four digits of Soc. Sec. No./Compe	ete EIN or other Tax I.D. No.					
(if more than one, state all),9453 Street Address of Debtor (No. & Street, City, State & Zip Code): 3772 Emerson Rd. Cuba NY 14727	(if more than one, state all): Street Address of Joint Debtor (No. & S	Street, City, State & Zip Code):					
County of Residence or of the Principal Place of Business: Cattaraugus	County of Residence or of the Principal Place of Business:						
Mailing Address of Debtor (if different from street address): SAME	Mailing Address of Joint Debtor (if diffe	rent from street address):					
Location of Principal Assets of Business Debtor (If different from street address above): NOT APPLICABLE							
Information Regarding the Debte	or (Check the Applicable	Boxes)					
Venue (Check any applicable box) Debtor has been domiciled or has had a residence, principal place of busin preceding the date of this petition or for a longer part of such 180 days that	n in any other District.	180 days immediately					
Type of Debtor (Check all boxes that apply)	Chapter or Section of Bankru	. ,					
☑ Individual(s) ☐ Railroad ☐ Corporation ☐ Stockbroker ☐ Partnership ☐ Commodity Broker ☐ Other ☐ Clearing Bank	the Petition is Filed Chapter 7 Chapter 11 Chapter 9 Chapter 12 Sec. 304 - Case ancillary to foreign	(Check one box) Chapter 13 proceeding					
Nature of Debts (Check one box)	Filing Fee (Chec	k one box)					
Consumer/Non-Business	Full Filing Fee attached Filing Fee to be paid in installments (Applicable to individuals only) Must attach signed application for the court's consideration certifying that the debtor is unable to pay fee except in installments. Rule 1006(b). See Official Form No. 3.						
Statistical/Administrative Information (Estimates only)	THIS S	PACE IS FOR COURT USE ONLY					
 □ Debtor estimates that funds will be available for distribution to unsecured c □ Debtor estimates that, after any exempt property is excluded and administres paid, there will be no funds available for distribution to unsecured creditors 	ative expenses						
Estimated Number of Creditors							
So to \$50,001 to \$100,001 to \$500,001 to \$1,000,001 to \$10,000,001 to \$550,000 \$100,000 \$500,000 \$100,	50,000,001 to More than \$100 million \$100 million						
Estimated Debts \$0 to \$50,001 to \$100,001 to \$500,001 to \$1,000,001 to \$10,000,001 to \$50,000 \$1 million \$10 million \$50 million	50,000,001 to More than \$100 million \$100 million						

(Official Form 1) (12/03) West Group, Rochester, NY	•	
Voluntary Petition	Name of Debtor(s):	FORM B1, Page 2
(This page must be completed and filed in every case)		
	Anthony E. Tyler	
Prior Bankruptcy Case Filed Within Last 6		litional sheet)
Location Where Filed:	Case Number:	Date Filed:
NONE	<u> </u>	
Pending Bankruptcy Case Filed by any Spouse, Partner or Affi	_ `	
Name of Debtor:	Case Number:	Date Filed:
NONE		
District:	Relationship:	Judge:
Signa	atures	
Signature(s) of Debtor(s) (Individual/Joint)		hibit A
I declare under penalty of perjury that the information provided in this		required to file periodic reports
petition is true and correct.		th the Securities and Exchange tion 13 or 15(d) of the Securities
[If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed	•	requesting relief under Chapter 11)
under chapter 7, 11, 12, or 13 of title 11, United States Code, understand	Exhibit A is attached and made	
the relief available under each such chapter, and choose to proceed		<u> </u>
under chapter 7.		hibit B
I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.	` .	ed if debtor is an individual re primarily consumer debts)
	I, the attorney for the petitioner name	'
X /s/ Anthony E. Tyler Signature of Debtor	that I have informed the petitioner that	
-	chapter 7, 11, 12, or 13 of title 11, U	
X	explained the relief available under ex	ach such chapter.
	X /s/ Peter D. Grubea	
Telephone Number (If not represented by attorney)	Signature of Attorney for Debtor(s)	Date
	Ex	hibit C
Date	Does the debtor own or have posse	ession of any property that poses
Signature of Attorney	or is alleged to pose a threat of imr	ninent and identifiable harm to
·	public health and safety?	
X /s/ Peter D. Grubea	Yes, and exhibit C is attached No	d and made a part of this petition.
Signature of Attorney for Debtor(s)		
Peter D. Grubea	-	torney Petition Preparer
Printed Name of Attorney for Debtor(s)	I certify that I am a bankruptcy petition § 110, that I prepared this document	
<u>Law Office of Peter D. Grubea</u> Firm Name	provided the debtor with a copy of this	
482 Delaware Ave.	ľ	
Address	Printed Name of Bankruptcy Petition Prep	parer
	Social Security Number	
Buffalo NY 14202	Address	
(716) 853-1366	Audiess	
Telephone Number Date		
Signature of Debtor (Corporation/Partnership)		
I declare under penalty of perjury that the information provided in this	Names and Social Security numl	hers of all other individuals who
petition is true and correct, and that I have been authorized to file this	prepared or assisted in preparing	
petition on behalf of the debtor.	I Proposed or account in proposition	,
The debtor requests relief in accordance with the chapter of title 11,		
United States Code, specified in this petition.		
, ,	If more than one person prepared	d this document, attach additional
X	sheets conforming to the approp	riate official form for each person.
Signature of Authorized Individual		
	Signature of Bankruptcy Petition Preparer	
Printed Name of Authorized Individual	Signature of Bankruptcy Petition Preparer	r
	Date	
Title of Authorized Individual		
	A bankruptcy petition preparer's failu	
Date	of title 11 and the Federal Rules of B	ankrupicy Procedure may result

UNITED STATES BANKRUPTCY COURT WESTERN DISTRICT OF NEW YORK

In re Anthony E.	Tyler		Case No. Chapter	7
		/ Debtor		

SUMMARY OF SCHEDULES

Indicate as to each schedule whether that schedule is attached and state the number of pages on each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts from Schedules D, E and F to determine the total amount of the debtor's liabilities.

			AMOUNTS SCHEDULED				
NAME OF SCHEDULE	Attached (Yes/No)	No. of Sheets	ASSETS		LIABILITIES	OTHER	
A-Real Property	Yes	1	\$	37,000.00			
B-Personal Property	Yes	3	\$	35,846.00			
C-Property Claimed as Exempt	Yes	1					
D-Creditors Holding Secured Claims	Yes	1			\$ 43,070.00		
E-Creditors Holding Unsecured Priority Claims	Yes	1			\$ 0.00		
F-Creditors Holding Unsecured Nonpriority Claims	Yes	2			\$ 37,279.50		
G-Executory Contracts and Unexpired Leases	Yes	1					
H-Codebtors	Yes	1					
I-Current Income of Individual Debtor(s)	Yes	1				\$ 2,638.00	
J-Current Expenditures of Individual Debtor(s)	Yes	1				\$ 2,310.00	
Total Number of Sheets in All Schedules ▶		13					
		Total Assets ►	\$	72,846.00			
				Total Liabilities ►	\$ 80,349.50		

In re An	thony	E.	Tyler	/ Debtor	Case No.	
						(if known)

DECLARATION CONCERNING DEBTOR'S SCHEDULES

DECLARATION UNDER PENALTY OF PERJURY BY AN INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the foregoing s correct to the best of my knowledge, information and belief.	ummary and schedules, consisting of	sheets, and that they are true and
Date: Signature	/s/ Anthony E. Tyler	

No continuation sheets attached

nre Anthony E. Tyler	/ Debtor	Case No	
			(if known)

SCHEDULE A-REAL PROPERTY

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a cotenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether the husband, wife, or both own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G-Executory Contracts and Unexpired Leases

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim."

If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C-Property Claimed as

Description and Location of Property		HusbandH WifeW JointJ mmunityC	Secured Claim or	Amount of Secured Claim
3772 Emerson Rd., Cuba, NY			\$ 37,000.00	\$ 37,000.00
No continuation sheets attached	ТОТА	AL \$	37,000.00	

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(Report also on Summary of Schedules.)

In re Anthony E. Tyler

/ Debtor

Case No.

(if known)

SCHEDULE B-PERSONAL PROPERTY

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "X" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether husband, wife, or both own property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C-Property Claimed as Exempt.

Do not list interests in executory contracts and unexpired leases on this schedule. List them in Schedule G-Executory Contracts and Unexpired Leases. If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property."

Type of Property	N o	Description and Location of Property		Current Market Value of Debtor's Interest, in Property Without
	n e		Husband WifeV Joint CommunityC	Deducting any Secured Claim or
1. Cash on hand.		Cash on hand Location: In debtor's possession		\$ 100.00
Checking, savings or other financial accounts, certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.		Dresser Clark FCU Checking Accounts Location: In debtor's possession		\$ 600.00
 Security deposits with public utilities, telephone companies, landlords, and others. 	X			
 Household goods and furnishings, including audio, video, and computer equipment. 		Living Room, Dining Room & (2) Bedroom Sets, TV, Kitchen Appliances, Washer & Dryer Location: In debtor's possession		\$ 2,300.00
 5. Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles. 6. Wearing apparel. 	X	Clothing Location: In debtor's possession		\$ 300.00
7. Furs and jewelry.	X			
Firearms and sports, photographic, and other hobby equipment.		(4) Pistols (Ruger 357, .22 Caliber, Ruger & 22 Pistol) Location: In debtor's possession	10mm	\$ 400.00
9. Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.		Whole-Life Insurnace Policy (children are beneficiaries) Location: In debtor's possession		\$ 1.00
10. Annuities. Itemize and name each issuer.	X			

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In re Anthony E. Tyler

/ Debtor

Case No.

(if known)

SCHEDULE B-PERSONAL PROPERTY

(Continuation Sheet)

		(Continuation Sneet)			
Type of Property	N	Description and Location of Property			Current Market Value
	o n e		Husband- Wife- Joint- Community-	W J	of Debtor's Interest, in Property Without Deducting any Secured Claim or Exemption
Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Itemize.		401(K) Pension Plan Location: In debtor's possession			\$ 27,900.00
Stock and interests in incorporated and unincorporated businesses. Itemize.	X				
Interests in partnerships or joint ventures. Itemize.	X				
Government and corporate bonds and other negotiable and non-negotiable instruments.	X				
15. Accounts Receivable.	X				
Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.	X				
Other liquidated debts owing debtor including tax refunds. Give particulars.	X				
Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule of Real Property.	X				
Contingent and non-contingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	X				
20. Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	X				
21. Patents, copyrights, and other intellectual property. Give particulars.	X				
22. Licenses, franchises, and other general intangibles. Give particulars.	X				
23. Automobiles, trucks, trailers and other vehicles.		1993 Chevrolet Lumina w/ 175,000 miles (not running) Location: In debtor's possession			\$ 50.00
		1993 Plymouth Voyager w/ 123,000+ miles Location: In debtor's possession			\$ 500.00
		2001 Bombardier 500 ATV Location: In debtor's possession			\$ 3,500.00

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In re Anthony E. Tyler

/ Debtor

Case No.

(if known)

SCHEDULE B-PERSONAL PROPERTY

		(Continuation Sheet)		
Type of Property	N o n e		feW ntJ	Secured Claim or
24. Boats, motors, and accessories. 25. Aircraft and accessories.	x x			
26. Office equipment, furnishings, and supplies.		Computer Location: In debtor's possession		\$ 75.00
Machinery, fixtures, equipment and supplies used in business. Inventory.	x			
29. Animals.		(1) Cat Location: In debtor's possession		\$ 20.00
Crops - growing or harvested. Give particulars. 31. Farming equipment and implements.	x x			
32. Farm supplies, chemicals, and feed.	x	T		\$ 100.00
33. Other personal property of any kind not already listed. Itemize.		Lawnmower Location: In debtor's possession		\$ 100.00

In re

Anthony E.	Tyler	/ Debtor	Case No.		
			-	 	Ξ

(if known)

SCHEDULE C-PROPERTY CLAIMED AS EXEMPT

Debtor elects the exemptions to which debtor is entitled under:

(Check one box)

☐ 11 U.S.C. § 522(b) (1): Exemptions provided in 11 U.S.C. § 522(d). Note: These exemptions are available only in certain states.

🛮 11 U.S.C. § 522(b) (2): Exemptions available under applicable nonbankruptcy federal laws, state or local law where the debtor's domicile has been located for the 180 days immediately preceding the filing of the petition, or for a longer portion of the 180-day period than in any other place, and the debtor's interest as a tenant by the entirety or joint tenant to the extent the interest is exempt from process under applicable nonbankruptcy law.

Description of Property	Specify Law Providing each Exemption	Value of Claimed Exemption	Current Market Value of Property Without Deducting Exemptions
3772 Emerson Rd., Cuba, NY	N.Y. Civ. Prac. Law and Rules \$5206(a)	\$ 10,000.00	\$ 37,000.00
Living Room, Dining Room & (2) Bedroom Sets, TV, Kitchen	N.Y. Civ. Prac. Law and Rules \$5205(a)(5)	\$ 2,300.00	\$ 2,300.00
Clothing	N.Y. Civ. Prac. Law and Rules \$5205(a)	\$ 300.00	\$ 300.00
Whole-Life Insurnace Policy (children are beneficiaries)	N.Y. Ins.Law §3212(f)	\$ 1.00	\$ 1.00
401(K) Pension Plan	N.Y. Debtor and Creditor Law \$282(2)(e)	\$ 27,900.00	\$ 27,900.00
1993 Plymouth Voyager w/ 123,000+ miles	N.Y. Debtor and Creditor Law §282(1)	\$ 500.00	\$ 500.00

In re Anthony E.	Tyler	/ Debtor	Case No	
				 _

(if known)

SCHEDULE D-CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests. List creditors in alphabetical order to the extent practicable. If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column marked "Codebtor," include the entity on the appropriate schedule of creditors and complete Schedule H - Codebtors. If a joint petition is filed, state whether husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedules. Report this total also on the Summary of Schedules.

Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

Creditor's Name and Mailing Address Including Zip Code	0	Date Claim was Incurred, Nature of Lien, and Description and Market Value of Property Subject to Lien HHusband WWife JJoint CCommunity	C on t i n g e n t	i qu i d a t	i s n	Amount of Claim Without Deducting Value of Collateral	Unsecured Portion, if any
Account No: Creditor # : 1 First USA Bank P.O. Box 15153 Wilmington DE 19886		2005 Judgment Lien 3772 Emerson Rd., Cuba, NY Value: \$ 37,000.00				\$ 15,197.00	\$ 6,070.00
Account No: Representing: First USA Bank		Unifund CCR 11802 Conrey Rd., Ste. 200 Cincinnati OH 45249					
Account No: Creditor # : 2 Olean Area FCU 1201 Wayne St. Olean NY 14760		1999-05 Mortgage 3772 Emerson Rd., Cuba, NY Value: \$ 37,000.00				\$ 27,873.00	\$ 0.00
Account No:	+	Value:					

No continuation sheets attached

Subtotal \$
(Total of this page)

Total \$
(Use only on last page. Report total also on Summary of Schedules)

43,070.00

In re_Anthony E. Tyler	/ Debtor	Case No	

(if known)

SCHEDULE E-CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name and mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition. If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors and complete Schedule H - Codebtors. If a joint petition is filed, state whether husband, wife, both of them or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three

columns.) Report the total of claims listed on each sheet in the box labeled "Subtotal" on each sheet. Report the total of all claims listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Repeat this total also on the Summary of Schedules. Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E. TYPES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets) Extensions of credit in an involuntary case Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(2). Wages, salaries, and commissions Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$4,925* per person earned within 90 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(3). Contributions to employee benefit plans Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4). Certain farmers and fishermen Claims of certain farmers and fishermen, up to \$4,925* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(5). Deposits by individuals Claims of individuals up to \$2,225* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(6). Alimony, Maintenance or Support Claims of a spouse, former spouse, or child of the debtor, for alimony, maintenance, or support, to the extent provided in 11 U.S.C. § 507(a)(7). Taxes and Certain Other Debts Owed to Governmental Units

Taxes, custom duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).

Commitments to Maintain the Capital of an Insured Depository Institution

Claims based on commitments to FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507(a)(9).

*Amounts are subject to adjustment on April 1, 2007, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

No continuation sheets attached

n re Anthony E.	Tyler	/ Debtor	Case No.	
				(if known)

SCHEDULE F-CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number, if any, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedules. Report this total also on the Summary of Schedules.

☐ Check this box if debtor has no creditors holding unsecured nonpriority claims to report on this Schedule F.

Creditor's Name and Mailing Address including Zip Code	C o d e b t o r	HI W JJ	Date Claim was Incurred, and Consideration for Claim. If Claim is Subject to Setoff, so State. Husband Wife Joint Community	C o n t i n g e n t	U n l i qu i d a t ed	D i s p u t e d	Amount of Claim
Account No: Creditor # : 1 Americredit 1975 S. Price Rd. Chandler AZ 85248			2003-05 Auto Loan Deficiency				\$ 7,512.00
Account No: Creditor # : 2 Aqua Vantage 950 Forrer Blvd. Kettering OH 45420			2000-05 Collection Account				\$ 8,005.00
Account No: Creditor # : 3 Cattaraugus County Bank 550 Broad St. Salamanca NY 14779			2003-05 Auto Loan Deficiency (loan for vehicle titled to Vickie Ross)				\$ 7,000.00
Account No: Creditor # : 4 GMAC P.O. Box 5055 Troy MI 48007			2000-05 Auto Loan Deficiency				\$ 4,000.00
1 continuation sheets attached		<u> </u>		Subt		age)	26,517.00

(Report total also on Summary of Schedules)

In ro	\sim Anthony E.	Tvler

_/ Debtor	r
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Case N	J۸		

(if known)

SCHEDULE F-CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

			(Continuation Officer)				
Account No: Creditor # : 5 New York Central Mutual c/o Creditors Collection 319 W. Water St. Elmira NY 14901	C o d e b t o r	HI W' JJ	Date Claim was Incurred, and Consideration for Claim. If Claim is Subject to Setoff, so State. Husband Wife Joint Community 2001-05 Collection Account	C o n t i n g e n t	U n l i q u i d a t e d	D i s p u t e d	Amount of Claim \$ 288.00
Account No: Creditor # : 6 Olean Medical Group 535 Main St. Olean NY 14760			2004-05 Medical Bills				\$ 1,069.50
Account No: Creditor # : 7 Washington Mutual 324 W. Evans St. Florence SC 29501			1991-05 Personal Loan				\$ 9,405.00
Account No:							
Account No:							
Account No:							
Sheet No. 1 of 1 continuation sheets attac Creditors Holding Unsecured Nonpriority Claims	hed t	to Sc	hedule of	Subt			10,762.50
C. Called Friedrick Country Country			(Report total also on Su	•	Tota	ıl \$	37,279.50

ln	re	Anthony	E.	Tyler
----	----	---------	----	-------

	/	Debtor
--	---	--------

(if known)

SCHEDULE G-EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interests in contract, i.e., "Purchaser," "Agent," etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described.

NOTE: A party listed on this schedule will not receive notice of the filing of this case unless the party is also scheduled in the appropriate schedule of creditors.

□ Check this box if the debtor has no executory contracts or unexpired leases.

Name and Mailing Address, including Zip Code, of other Parties to Lease or Contract	Description of Contract or Lease and Nature of Debtor's Interest. State whether Lease is for Nonresidential Real Property. State Contract Number of any Government Contract.

In re Anthony E. Tyler	/ Debtor	Case No.	
·	_	_	(if known)

SCHEDULE H-CODEBTORS

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by debtor in the schedules of creditors. Include all guarantors and co-signers. In community property states, a married debtor not filing a joint case should report the name and address of the nondebtor spouse on this schedule. Include all names used by the nondebtor spouse during the six years immediately preceding the commencement of this case.

∇ Check this box if the debtor has no codebtors.

Name and Address of Codebtor	Name and Address of Creditor

n re Anthony E.	Tyler	/ Debtor	Case No.	
·			_	(if known

SCHEDULE I-CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by a married debtor in a chapter 12 or 13 case whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.

Debtor's Marital	DEPENDENTS OF DEBTO	R AN	D SPOUSE		
Status:	RELATIONSHIP		AGE		
Separated					
EMPLOYMENT:	DEBTOR		SPO	USE	
Occupation	Mahcine Operator				
Name of Employer	Dresser Rand				
How Long Employed	39 years				
Address of Employer	P.O. Box 560				
	Olean NY 14760				
Income: (Estimate of average	• ,		DEBTOR	_	SPOUSE
	s, salary, and commissions (pro rate if not paid monthly)	\$	4,095.00 415.00		0.00 0.00
Estimated Monthly Overtime SUBTOTAL		\$	4,510.00		0.00
LESS PAYROLL DEDUC	CTIONS				
a. Payroll Taxes and So	ocial Security	\$	1,429.00	\$	0.00
b. Insurancec. Union Dues		\$ \$	0.00 22.00	\$	0.00 0.00
	Pension Plan	\$	331.00	\$	0.00
1	Pension Loan	\$55	160.00	\$	0.00
SUBTOTAL OF PAYROLL D	DEDUCTIONS	Ъ	1,942.00	Ъ	0.00
TOTAL NET MONTHLY TAK	KE HOME PAY	\$	2,568.00	\$	0.00
	ion of business or profession or farm (attach detailed statement)	\$	0.00		0.00
Income from Real Property		\$	0.00 0.00		0.00 0.00
Interest and dividends Alimony, maintenance or sur	oport payments payable to the debtor for the debtor's use or that	\$	0.00		0.00
of dependents listed above.	sport paymonto payable to the debter for the debter of deed of that	*		Ψ	
Social Security or other gove	rnment assistance	_		_	
Specify: Pension or retirement income	_	\$ \$	0.00 0.00		0.00 0.00
Other monthly income	c	Ψ	0.00	Ψ	0.00
Specify: Reward Sha:	ring Program	\$	70.00	\$	0.00
TOTAL MONTHLY INC	COME	\$	2,638.00	\$	0.00
	TAL COMBINED MONTHLY INCOME \$ 2,638.00 port also on Summary of Schedules)				

Describe any increase or decrease of more than 10% in any of the above categories anticipated to occur within the year following the filing of this document:

Although the debtor shows some disposable income, he will be incurring significant legal fees in connection with eventual divorce proceedings. Also, debtor indicates that overtime will be decreasing very soon to approx \$200 per month.

nre Anthony E. Tyler	_/ Debtor	Case No.	
		·	(if known)

SCHEDULE J-CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR

Complete this schedule by estimating the average expenses of the debtor and the debtor's family. Pro rate any payments made bi-weekly, quarterly, semi-annually, or annually to show monthly rate.

☐ Check this box if a joint petition is filed and debtor's spouse maintains a separate household. Complete a separate schedule of expenditures labeled "Spouse."

Rent or home mortgage payment (include lot rented for mobile home) Are real estate taxes included? Yes No S Is property insurance included? Yes No S Utilities: Electricity and heating fuel Water and sewer Telephone Other Cable Other Internet Service Other Home maintenance (Repairs and upkeep) Food Clothing Laundry and dry cleaning Medical and dental expenses Transportation (not including car payments) \$ No S No S \$ \$	
Is property insurance included? Yes No S Utilities: Electricity and heating fuel \$ Water and sewer \$ Telephone Other Cable \$ Other Internet Service \$ Other \$ Home maintenance (Repairs and upkeep) \$ Food Clothing \$ Laundry and dry cleaning \$ Medical and dental expenses \$ \$	335.00
Utilities: Electricity and heating fuel Water and sewer Telephone Other Cable Other Internet Service Other Home maintenance (Repairs and upkeep) Food Clothing Laundry and dry cleaning Medical and dental expenses \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$	
Water and sewer Telephone Other Cable Other Internet Service Other Home maintenance (Repairs and upkeep) Food Clothing Laundry and dry cleaning Medical and dental expenses \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$	
Telephone Souther Cable Souther Internet Service Stock Souther Service Stock Souther Service Stock Sto	220.00
Other Cable Other Internet Service Other Other Home maintenance (Repairs and upkeep) Food Clothing Laundry and dry cleaning Medical and dental expenses \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$	20.00
Other Internet Service \$ Other Service \$ Other \$ Home maintenance (Repairs and upkeep) \$ Food \$ Clothing \$ Laundry and dry cleaning \$ Medical and dental expenses \$ \$	65.00
Other Home maintenance (Repairs and upkeep) Food Clothing Laundry and dry cleaning Medical and dental expenses \$ \$ \$ \$ Medical and dental expenses	60.00
Home maintenance (Repairs and upkeep) Food Clothing Laundry and dry cleaning Medical and dental expenses \$	16.00
Food \$ Clothing \$ Laundry and dry cleaning \$ Medical and dental expenses \$	0.00
Clothing Laundry and dry cleaning Medical and dental expenses \$	80.00
Laundry and dry cleaning Medical and dental expenses \$	400.00
Medical and dental expenses \$	100.00
·	20.00
Transportation (not including car payments) \$	75.00
	400.00
Recreation, clubs and entertainment, newspapers, magazines, etc.	150.00
Charitable contributions \$	0.00
Insurance (not deducted from wages or included in home mortgage payments)	
Homeowner's or renter's	35.00
Life \$	10.00
Health \$	0.00
Auto \$	69.00
Other \$	0.00
Other \$	0.00
Other \$	0.00
Taxes (not deducted from wages or included in home mortgage)	
Specify: Real Estate Taxes \$	105.00
Installment payments: (in chapter 12 and 13 cases, do not list payments to be included in the plan)	
Auto \$	0.00
Other: \$	0.00
Other: \$	0.00
Other: \$	0.00
Alimony, maintenance, and support paid to others	0.00
Payments for support of additional dependents not living at your home \$	0.00
Regular expenses from operation of business, profession, or farm (attach detailed statement) \$ \\$	0.00
Other: Misc. & personal care expenses \$	100.00
Other: Pet Expenses \$	50.00
Other: \$	0.00
TOTAL MONTHLY EXPENSES (Report also on Summary of Schedules) \$	2,310.00

UNITED STATES BANKRUPTCY COURT WESTERN DISTRICT OF NEW YORK

In re Anthony E. Tyler	Case No. Chapter	7
	/ Debtor	

STATEMENT OF FINANCIAL AFFAIRS

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs.

Questions 1-18 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Questions 19-25. If the answer to any question is "None," or the question is not applicable, mark the box labeled "None." If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

DEFINITIONS

"In business." A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within the six years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or owner of 5 percent or more of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed.

"Insider." The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any owner of 5 percent or more of the voting or equity securities of a corporation debtor and their relatives; affiliates of the debtor and insiders of such affiliates; any managing agent of the debtor. 11 U.S.C. §101.

1. Income from employment or operation of business.

State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the two years immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT

SOURCE (if more than one)

Year to date: Employment Income

\$9,500.00approx (debtor was working overtime which is no longer available)

Last Year: \$54,855.00

Year before:

\$58,799.00(joint filing)

2. Income other than from employment or operation of business.

State the amount of income received by the debtor other than from employment, trade, profession, or operation of the debtor's business during the two years immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

3. Payments to creditors.

a. List all payments on loans, installment purchases of goods or services, and other debts, aggregating more than \$600 to any creditor, made within 90 days immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR	DATES OF PAYMENTS	AMOUNT PAID	AMOUNT STILL OWING
Creditor: Olean Area FCU Address:	March 15, 2005	\$1,802.00	\$0.00
Creditor: Olean Area FCU Address:	3 monthly mortgage payments	\$333.00 per month	\$27,873.00

b. List all payments made within one year immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NONE

4. Suits and administrative proceedings, executions, garnishments and attachments.

a. List all suits and administrative proceedings to which the debtor is or was a party within one year immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

CAPTION OF SUIT COURT OR AGENCY

AND CASE NUMBER NATURE OF PROCEEDING AND LOCATION STATUS OR DISPOSITION

Unifund CCR a/a/o First USA Bank vs Debtor

Index No. 30742

Debt Collection

Allegany County Court Judgment Entered January 20, 2005

b. Describe all property that has been attached, garnished or seized under any legal or equitable process within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NONE

5. Repossessions, foreclosures and returns.

List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NONE

6. Assignments and receiverships.

a. Describe any assignment of property for the benefit of creditors made within 120 days immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NONE

b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Form 7 (12/03) West Group, Rochester, NY

7. Gifts.

List all gifts or charitable contributions made within one year immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NONE

8. Losses.

List all losses from fire, theft, other casualty or gambling within one year immediately preceding the commencement of this case or since the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NONE

9. Payments related to debt counseling or bankruptcy.

List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of a petition in bankruptcy within one year immediately preceding the commencement of this case.

NAME AND ADDRESS OF PAYEE

DATE OF PAYMENT, AMOUNT OF MONEY OR
NAME OF PAYOR IF OTHER THAN DEBTOR DESCRIPTION AND VALUE OF PROPERTY

Payee: Peter D. Grubea Date of Payment: \$675.00

Address: Payor: Anthony E. Tyler

482 Delaware Ave. Buffalo, NY 14202

10. Other transfers.

List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NONE

11. Closed financial accounts.

List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within one year immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless spouses are separated and a joint petition is not filed.)

NONE

12. Safe deposit boxes.

List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NONE

13. Setoffs.

List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within 90 days preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NONE.

14. Property held for another person.

List all property owned by another person that the debtor holds or controls.

1	5	Drior	address	of d	lahtar

If the debtor has moved within the two years immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filled, report also any separate address of either spouse.

NONE

16. Spouses and Former Spouses

If the debtor resides or resided in a community property state, commonwealth or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the six-year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

⋈ NONE

17. Environmental Information

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulation, contamination, release of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes, or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to disposal sites.

"Hazardous Material" means anything defined as hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under and Environmental Law:

a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law:

NONE

b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

NONE

c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law, with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

NONE

18. Nature, location and name of business

a. If the debtor is an individual, list the names, addresses, taxpayer identification numbers, nature of the businesses and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partnership, sole proprietorship, or was a self-employed professional within the six years immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within the six years immediately preceding the commencement of this case

If the debtor is a partnership, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within the six years immediately preceding the commencment of this case.

If the debtor is a corporation, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within the six years immediately preceding the commencment of this case.

_	_				
Form	7	(12/03)	West Group	Rochester	NY

b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.

XI NONE	X	NONE
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DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

declare under penalty of Perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct to the best of my knowledge, information, and belief.						
Date	Signature /s/ Anthony E. Tyler					
	Anthony E. Tyler					
Date	Signature					
· ·						

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years or both, 18 U.S.C. § 152 and § 3571.

UNITED STATES BANKRUPTCY COURT WESTERN DISTRICT OF NEW YORK

In re Anthony E. Tyler	Case No. Chapter 7							
		onaptor ,						
	/ Debtor							
CHAPTER 7 IN	CHAPTER 7 INDIVIDUAL DEBTOR'S STATEMENT OF INTENTION							
I have filed a schedule of assets and liabilities	which includes consumer debts secured by property of	f the estate.						
2. I intend to do the following with respect to the	e property of the estate which secures those consumer d	lebts:						
a. Property to Be Surrendered.								
Description of Property	Creditor's Name							
None	Oloutor o Humo							
b. Property to Be Retained.		[Check any a	pplicable stateme	ent.]				
Description of Property	Creditor's Name	Property is claimed as exempt	Property will be redeemed pursuant to 11 U.S.C. § 722	Debt will be reaffirmed pursuant to 11 U.S.C. § 524(c)				
3772 Emerson Rd., Cuba, NY	Olean Area FCU			X				
"	First USA Bank			X				
	Signature of Debtor(s)							
Data:	Dabias /s/ Inthone E Tulor							
Date:	Debtor: /s/ Anthony E. Tyler							
Date:	Joint Debtor:							

UNITED STATES BANKRUPTCY COURT WESTERN DISTRICT OF NEW YORK

In r	e Anthony E. Tyler	·	e No. oter 7		
	Attorney for Debtor: Peter D. Grubea	/ Debtor			
	STATEMEN	IT PURSUANT TO RULE 2016(B)			
The	e undersigned, pursuant to Rule 2016(b), E	Bankruptcy Rules, states that:			
1.	The undersigned is the attorney for the de	ebtor(s) in this case.			
2.	a) For legal services rendered or to be reconnection with this case		675.00		
		debtor(s) have paid \$ e is			
3.	\$ <u>209.00</u> of the filing fee in t	_			
4.	file a petition under title 11 of the Unit	d rendering advice and assistance to the debtor (ited States Code. schedules, statement of financial affairs and other.)			
5.	The source of payments made by the debtor(s) to the undersigned was from earnings, wages and compensation for services performed, and None other				
6.	The source of payments to be made by the debtor(s) to the undersigned for the unpaid balance remaining, if any, will be from earnings, wages and compensation for services performed, and None other				
7.	The undersigned has received no transfer, assignment or pledge of property from debtor(s) except the following for the value stated: None				
8.	The undersigned has not shared or agree law firm, any compensation paid or to be <i>None</i>	ed to share with any other entity, other than with paid except as follows:	n members of undersigned's		
Da	ted: Resp	pectfully submitted,			
	Attorney for Petitioner: Pete Law 482	Peter D. Grubea er D. Grubea Office of Peter D. Grubea Delaware Ave. falo NY 14202			

First USA Bank
P.O. Box 15153
Wilmington, DE 19886

Olean Area FCU 1201 Wayne St. Olean, NY 14760

Unifund CCR 11802 Conrey Rd., Ste. 200 Cincinnati, OH 45249

Americredit 1975 S. Price Rd. Chandler, AZ 85248

Aqua Vantage 950 Forrer Blvd. Kettering, OH 45420

Cattaraugus County Bank 550 Broad St. Salamanca, NY 14779

GMAC P.O. Box 5055 Troy, MI 48007

New York Central Mutual c/o Creditors Collection 319 W. Water St. Elmira, NY 14901

Olean Medical Group 535 Main St. Olean, NY 14760

Washington Mutual 324 W. Evans St. Florence, SC 29501